

Form 144

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Michael A. Galovich  
Kimberly A. Galovich  
Debtor(s)**

Bankruptcy Case No.: 20-22147-JAD

Chapter: 7  
Docket No.: 23

**NOTICE – REMINDER**

Pursuant to *Fed.R.Bankr.P. 5009(b)*, notice is hereby given that the above-captioned case will be closed without an Order of Discharge unless a ***Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form B423)*** is filed within the applicable deadline set forth in *Fed.R.Bankr.P. 1007(c)*. The deadline is as follows:

**CHAPTER 7 CASES** — *Fed.R.Bankr.P. 1007(c)* requires an individual debtor in a Chapter 7 case to file a statement regarding completion of a course in personal financial management within **60 days** after the first date set for the meeting of creditors under §341 of the Bankruptcy Code.

Dated: October 29, 2020

Michael R. Rhodes, Clerk  
United States Bankruptcy Court

In re:  
Michael A. Galovich  
Kimberly A. Galovich  
Debtor(s)

Case No. 20-22147-JAD  
Chapter 7

District/off: 0315-2  
Date Rcvd: Oct 29, 2020

User: admin  
Form ID: 144

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 31, 2020:**

**Recip ID**            **Recipient Name and Address**  
db/jdb            + Michael A. Galovich, Kimberly A. Galovich, 4130 Harvey Street, Homestead, PA 15120-3322

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

**Recip ID**            **Bypass Reason**            **Name and Address**  
jdb            \*+            Kimberly A. Galovich, 4130 Harvey Street, Homestead, PA 15120-3322

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 31, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bnicholas@kmllawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert Shearer	information@robertshearer.com rshearer@ecf.axosfs.com;rspclaw@gmail.com

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Robert Shearer

on behalf of Trustee Robert Shearer information@robertshearer.com rshearer@ecf.axosfs.com;rspclaw@gmail.com

Stephen J. Jurman

on behalf of Debtor Michael A. Galovich stephen@jurmanlaw.com jurmanlaw@gmail.com

Stephen J. Jurman

on behalf of Joint Debtor Kimberly A. Galovich stephen@jurmanlaw.com jurmanlaw@gmail.com

TOTAL: 7